

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MISSOURI  
EASTERN DIVISION

In re:	)	Chapter 7
	)	
HAROLD GUIDO,	)	Case No. 20-45516-169
	)	
Debtor.	)	Hon. Bonnie L. Clair
	)	
	)	Hearing Date: June 29, 2021
DANIEL J. CASAMATTA,	)	Hearing Time: 10 a.m.
Acting United States Trustee,	)	Location: 111 South 10 <sup>th</sup> Street
	)	Courtroom 7 South
Movant,	)	St. Louis, Missouri 63102
	)	
	)	Objection Deadline: June 22, 2021
v.	)	
	)	
WILLIAM H. RIDINGS, JR.,	)	
	)	
Respondent.	)	

**NOTICE OF UNITED STATES TRUSTEE'S MOTION FOR EXAMINATION OF  
DEBTOR'S ATTORNEY'S FEES AND FEE AGREEMENTS WITH DEBTOR  
PURSUANT TO LOCAL RULE 2093, 11 U.S.C. § 329(b), AND  
FEDERAL RULE OF BANKRUPTCY PROCEDURE 2017**

**WARNING: THIS MOTION TO DISMISS CASE SEEKS AN ORDER THAT MAY ADVERSELY AFFECT YOU. IF YOU OPPOSE THE MOTION, YOU SHOULD IMMEDIATELY CONTACT THE MOVING PARTY TO RESOLVE THE DISPUTE. IF YOU AND THE MOVING PARTY CANNOT AGREE, YOU MUST FILE A RESPONSE AND SEND A COPY TO THE MOVING PARTY. YOU MUST FILE AND SERVE YOUR RESPONSE BY JUNE 22, 2021. YOUR RESPONSE MUST STATE WHY THE MOTION SHOULD NOT BE GRANTED. IF YOU DO NOT FILE A TIMELY RESPONSE, THE RELIEF MAY BE GRANTED WITHOUT FURTHER NOTICE TO YOU. IF YOU OPPOSE THE MOTION AND HAVE NOT REACHED AN AGREEMENT, YOU MUST ATTEND THE HEARING. THE DATE IS SET OUT ABOVE. UNLESS THE PARTIES AGREE OTHERWISE, THE COURT MAY CONSIDER EVIDENCE AT THE HEARING AND MAY DECIDE THE MOTION AT THE HEARING.**

**REPRESENTED PARTIES SHOULD ACT THROUGH THEIR ATTORNEYS.**

PLEASE TAKE NOTICE that the United States Trustee has filed a motion in this case. A copy of the pleading may be obtained from the undersigned at the Office of United States Trustee, 111 South 10th Street, Suite 6.353, St. Louis, Missouri 63102, or

from the Clerk of the U.S. Bankruptcy Court, 111 South 10<sup>th</sup> Street, 4<sup>th</sup> floor, St. Louis, MO 63102.

PLEASE TAKE FURTHER NOTICE that the hearing to consider the Debtor's Motion for Examination of Debtor's Attorney's Fees will be held before the Honorable Bonnie Clair, U.S. Bankruptcy Judge, on **June 29, 2021 at 10 a.m.** in United States Bankruptcy Court - Courtroom 7 South, Eastern District of Missouri – Thomas F. Eagleton United States Courthouse, 111 S. Tenth Street, St. Louis, MO 63102. Only parties opposing the Motion are required to appear. Any response or objection to the Motion must be copied to the U.S. Trustee attorney identified herein at the address below and appropriately filed with the U.S. Bankruptcy Court at the address in accordance with its procedures no later than **seven (7) days** prior to the hearing, June 29, 2021. Please refer to the **BOLD** type paragraph above.

Respectfully Submitted,

DANIEL J. CASAMATTA  
ACTING UNITED STATES TRUSTEE

PAUL A. RANDOLPH  
ASSISTANT UNITED STATES TRUSTEE

By: /s/ Joe Schlotzhauer  
Joe Schlotzhauer  
Trial Attorney  
Office of the United States Trustee  
Bar No. 62138MO  
111 South 10th Street – Suite 6.353  
St. Louis, Missouri 63102  
Telephone: 202 280 9375  
[joseph.schlotzhauer@usdoj.gov](mailto:joseph.schlotzhauer@usdoj.gov)

**CERTIFICATE OF SERVICE**

I certify that a true and correct copy of the foregoing document was filed electronically on June 7, 2021 with the United States Bankruptcy Court, and has been served on the parties in interest via e-mail by the Court's CM/ECF System as listed on the Court's Electronic Mail Notice List.

I certify that a true and correct copy of the foregoing document was filed electronically with the United States Bankruptcy Court, and has been served by Regular United States Mail Service, first class, postage fully pre-paid, address to those parties listed on the Court's Manual Notice List and listed below on June 7, 2021.

Fredrich J. Cruse  
P.O. Box 914,718 Broadway  
Hannibal, MO 63401  
Phone: 573-221-1333  
Email: [trustee@cruselaw.com](mailto:trustee@cruselaw.com)  
CHAPTER 7 PANEL TRUSTEE

William H. Ridings, Jr.  
Ridings Law Firm  
2510 South Brentwood Boulevard  
Suite 205  
St. Louis, MO 63144  
COUNSEL FOR DEBTOR

Harold L. Guido  
1470 Park Ashwood Circle  
Saint Charles, MO 63304  
DEBTOR

/s/ Margaret Slaughter  
Margaret Slaughter, Paralegal Specialist

In re:  
Harold L Guido  
Debtor

Case No. 20-45516-blc  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0865-4  
Date Rcvd: Jun 08, 2021

User: admin  
Form ID: pdf03

Page 1 of 2  
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 10, 2021:**

Recip ID	Recipient Name and Address
db	+ Harold L Guido, 1470 Park Ashwood Circle, Saint Charles, MO 63304-8737
24986390	American First Finance, c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702
24954610	+ American First Finance, Attn: Bankruptcy, Po Box 565848, Dallas, TX 75356-5848
24954618	+ IC System, Inc, Attn: Bankruptcy, Po Box 64378, St. Paul, MN 55164-0378
24954621	+ Midwest Recovery Systems, Attn: Bankruptcy, Po Box 899, Florissant, MO 63032-0899
24954634	+ Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
24954611	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jun 09 2021 00:16:32	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
24954613	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 09 2021 00:29:00	Comenity Bank/Gordmans, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
24954614	+ Email/Text: stacy@consumercollection.com	Jun 09 2021 00:29:00	Consumer Collection Management, Inc., Attn: Bankruptcy, Po Box 1839, Maryland Heights, MO 63043-6839
24954615	+ Email/Text: convergent@ebn.phinsolutions.com	Jun 09 2021 00:29:00	Convergent Outsourcing, Inc., Attn: Bankruptcy, Po Box 9004, Renton, WA 98057-9004
24954616	+ Email/Text: ebnotifications@creditacceptance.com	Jun 09 2021 00:28:00	Credit Acceptance, 25505 West 12 Mile Road, Suite 3000, Southfield, MI 48034-8331
24954617	+ Email/Text: bknotice@ercbpo.com	Jun 09 2021 00:29:00	Enhanced Recovery Company, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
24954619	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 09 2021 00:29:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 16 Mcleland Road, Saint Cloud, MN 56303
24954620	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 09 2021 00:29:00	Midland Funding Llc, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
24954622	+ Email/PDF: pa_dc_claims@navient.com	Jun 09 2021 00:16:32	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre, PA 18773-9640
24954632	+ Email/Text: netcreditbnc@enova.com	Jun 09 2021 00:29:33	NetCredit, 175 West Jackson Boulevard, Suite 1000, Chicago, IL 60604-2863
24954633	Email/Text: info@plazaservicesllc.com	Jun 09 2021 00:28:00	Plaza Services, LLC, Attn: Bankruptcy, 110 Hammond Dr, Suite 110, Atlanta, GA 30328

TOTAL: 11

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0865-4

User: admin

Page 2 of 2

Date Rcvd: Jun 08, 2021

Form ID: pdf03

Total Noticed: 17

Recip ID	Bypass Reason	Name and Address
cr	*+	American First Finance, c/o Becket and Lee LLP, PO Box 3002, Malvern, PA 19355-0702
24954612	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
24954623	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre, PA 18773-9640
24954624	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre, PA 18773-9640
24954625	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre, PA 18773-9640
24954626	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre, PA 18773-9640
24954627	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre, PA 18773-9640
24954628	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre, PA 18773-9640
24954629	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre, PA 18773-9640
24954630	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre, PA 18773-9640
24954631	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre, PA 18773-9640

TOTAL: 0 Undeliverable, 11 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 10, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 7, 2021 at the address(es) listed below:

Name	Email Address
Fredrich J. Cruse	trustee@cruselaw.com MO34@ecfcbis.com
John P. Miller	on behalf of Creditor Santander Consumer USA Inc jmiller@dunnandmiller.com
Joseph Richard Schlotzhauer	on behalf of U.S. Trustee Office of US Trustee joseph.schlotzhauer@usdoj.gov
Office of US Trustee	USTPRegion13.SL.ECF@USDOJ.gov
William H. Ridings, Jr.	on behalf of Debtor Harold L Guido ridingslaw2003@yahoo.com

TOTAL: 5